

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: RAE-ANN HANSELL

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Case No. 5:17-bk-01347

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/03/2017.
- 2) The plan was confirmed on 05/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/25/2020, 07/31/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/21/2024.
- 5) The case was completed on 05/23/2025.
- 6) Number of months from filing or conversion to last payment: 97.
- 7) Number of months case was pending: 100.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,945.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,327.73.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 73,654.77	
Less amount refunded to debtor(s)	\$ 140.17	
NET RECEIPTS		\$ 73,514.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,212.31	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,223.47	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,435.78
Attorney fees paid and disclosed by debtor(s):	\$ 787.69	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID J. HARRIS, ESQUIRE	Lgl	0.00	NA	NA	2,212.31	0.00
PA AMERICAN WATER	Uns	0.00	4,905.81	4,905.81	0.01	0.00
UGI UTILITIES, INC.	Uns	0.00	7,955.84	7,955.84	0.01	0.00
WYOMING VALLEY SANITARY	Sec	0.00	556.63	519.38	508.78	0.00
WYOMING VALLEY SANITARY	Uns	317.29	556.63	37.25	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	123.80	123.80	0.00	0.00
LUZERNE COUNTY TAX CLAIM	Sec	2,090.20	10,401.19	10,401.19	10,188.90	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	136.42	136.42	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	844.77	844.77	0.00	0.00
FCI LENDER SERVICE, INC	Con	56,907.66	51,534.98	56,534.98	55,381.12	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	6,266.59	6,266.59	0.00	0.00
AFNI, INC	Uns	58.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Uns	727.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	418.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL, LLC	Uns	561.00	NA	NA	0.00	0.00
KATHLEEN VEGLIA, MD	Uns	77.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	115.00	NA	NA	0.00	0.00
PA AMERICAN WATER	Uns	805.32	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PREMIER BANKCARD/CHARTER	Uns	0.00	NA	NA	0.00	0.00
UGI PENN NATURAL GAS	Uns	1,200.00	NA	NA	0.00	0.00
UGI UTILITIES	Uns	1,200.00	NA	NA	0.00	0.00
VERIZON	Uns	162.54	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 56,534.98	\$ 55,381.12	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 10,920.57	\$ 10,697.68	\$ 0.00
TOTAL SECURED:	\$ 67,455.55	\$ 66,078.80	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 20,270.48	\$ 0.02	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,435.78	
Disbursements to Creditors	\$ 66,078.82	
TOTAL DISBURSEMENTS:		\$ 73,514.60

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/14/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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